B9A (Official Form 9A) (Chapter 7 Individual or Joint Debtor No Asset Case) (12/07) Case Number **10−18846−mdc**

UNITED STATES BANKRUPTCY COURT

Eastern District of Pennsylvania

Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors, & Deadlines

*****Debtor's Photo ID & Social Security Card Must Be Presented at 341 Hearing*****

A chapter 7 bankruptcy case concerning the debtor(s) listed below was filed on 10/11/10 .

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your Rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

See Reverse Side For Important Explanations

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Robert Lentz 53 Turf Road Levittown, PA 19056	Susan Lentz 53 Turf Road Levittown, PA 19056
Case Number: 10−18846−mdc	Social Security/Taxpayer ID/Employer ID/Other Nos.: xxx−xx−6085 xxx−xx−9765
Attorney for Debtor(s) (name and address): MICHAEL W. GALLAGHER 628 East Germantown Pike Lafayette Hill, PA 19444 Telephone number: (610) 940−4730	Bankruptcy Trustee (name and address): ROBERT H. HOLBER Robert H. Holber PC 41 East Front Street Media, PA 19063 Telephone number: (610) 565−5463

Meeting of Creditors

Date: **November 8, 2010** Time: **10:00 AM**

Location: **Crowne Plaza Philadelphia−Bucks County, 3rd Floor Meeting Room, 4700 Street Road, Trevose, PA 19053**

Presumption of Abuse under 11 U.S.C. § 707(b)

See "Presumption of Abuse" on reverse side.

The presumption of abuse does not arise.

Deadlines:

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

Deadline to File a Complaint Objecting to Discharge of the Debtor or to Determine Dischargeability of Certain Debts: 1/7/11

Deadline to Object to Exemptions:

Thirty (30) days after the *conclusion* of the meeting of creditors.

Creditors May Not Take Certain Actions:

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the debtor's property. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

Please Do Not File a Proof of Claim Unless You Receive a Notice To Do So.

Financial Management Training

Subject to limited exceptions, pursuant to Rule 1007(b)(7) of the Interim Rules of Bankruptcy Procedure, in order to receive a discharge under Chapter 7, the debtor must file a Certification of Instructional Course Concerning Personal Financial Management (Official Form 23) as described in 11 U.S.C. §111 within 45 days after the first date set for the meeting of creditors under §341. Failure to file the certification will result in the case being closed without entry of a discharge.

Creditor with a Foreign Address:

A creditor to whom this notice is sent at a foreign address should read the information under "Do Not File a Proof of Claim at This Time" on the reverse side.

Address of the Bankruptcy Clerk's Office: 900 Market Street Suite 400 Philadelphia, PA 19107 Telephone number: (215)408−2800	**For the Court:** Clerk of the Bankruptcy Court: Timothy B. McGrath
Hours Open: Monday − Friday 8:30 AM − 5:00 PM	Date: 10/14/10

EXPLANATIONS

B9A (Official Form 9A) (12/07)

Filing of Chapter 7 Bankruptcy Case	A bankruptcy case under Chapter 7 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by or against the debtor(s) listed on the front side, and an order for relief has been entered.
Legal Advice	The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions are listed in Bankruptcy Code §362. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.
Presumption of Abuse	If the presumption of abuse arises, creditors may have the right to file a motion to dismiss the case under § 707(b) of the Bankruptcy Code. The debtor may rebut the presumption by showing special circumstances.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. *The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.* Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date without further notice.
Do Not File a Proof of Claim at This Time	There does not appear to be any property available to the trustee to pay creditors. *You therefore should not file a proof of claim at this time.* If it later appears that assets are available to pay creditors, you will be sent another notice telling you that you may file a proof of claim, and telling you the deadline for filing your proof of claim. If this notice is mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline.
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to receive a discharge under Bankruptcy Code §727(a) *or* that a debt owed to you is not dischargeable under Bankruptcy Code §523(a)(2), (4), or (6), you must start a lawsuit by filing a complaint in the bankruptcy clerk's office by the "Deadline to File a Complaint Objecting to Discharge of the Debtor or to Determine Dischargeability of Certain Debts" listed on the front side. The bankruptcy clerk's office must receive the complaint and any required filing fee by that Deadline.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objections by the "Deadline to Object to Exemptions" listed on the front side.
Bankruptcy Clerk's Office	Any paper that you file in this bankruptcy case should be filed at the bankruptcy clerk's office at the address listed on the front side. You may inspect all papers filed, including the list of the debtor's property and debts and the list of the property claimed as exempt, at the bankruptcy clerk's office.
Creditor with a Foreign Address	Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.

Refer to Other Side for Important Deadlines and Notices

CERTIFICATE OF NOTICE

District/off: 0313-2 User: Lisa Page 1 of 2 Date Rcvd: Oct 14, 2010
Case: 10-18846 Form ID: 186NEW Total Noticed: 36

The following entities were noticed by first class mail on Oct 16, 2010.

db/jdb +Robert Lentz, Susan Lentz, 53 Turf Road, Levittown, PA 19056-1519
aty +MICHAEL W. GALLAGHER, 628 East Germantown Pike, Lafayette Hill, PA 19444-1810
smg City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg +U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
ust +United States Trustee, Office of the U.S. Trustee, 833 Chestnut Street, Suite 500, Philadelphia, PA 19107-4405
12180113 +American Express Centurion Bank, 6985 Union Park Center Suite 235, Midvale, UT 84047-4177
12180117 +Bonded Collection Corporation, 29 East Madison St., Suite 1650, Chicago, IL 60602-4435
12180121 +Citizens Bank, P.O. Box 42001, Providence, RI 02940-2001
12180122 Creditors Finance Group, P.O. Box 445290, AUrora, CO 80044
12180123 +David J. Apothaker, Esquire, 520 Fellowship Road C306, Mount Laurel, NJ 08054-3410
12180127 Equifax Credit Information Services, Inc, P.O. Box 740256, Atlanta, GA 30374-0256
12180128 Experian Information Systems, Attn: Dispute Department, P.O. Box 2002, Allen, TX 75013-2002
12180129 +FBCS Ubc,, 2200 Byberry Road Suite 120, Hatboro, PA 19040-3739
12180130 +Financial Asset Management Systems, Inc., P.O. Box 451409, Atlanta, GA 31145-9409
12180131 First Source Advantage LLC, P.O. Box 678, Buffalo, NY 14242
12180133 +Innovis Data Solutions, 250 E. Town St., Columbus, OH 43215-4631
12180134 +J. Scott Watson, Esquire, 24 Regency Plaza, Glen Mills, PA 19342-1001
12180137 Pennsylvania Department Of Revenue, Department 280946, Attn: Bankruptcy Division, Harrisburg, PA 17128-0946
12180139 +Telecheck Services, Inc., 5251 Westheimer, Houston, TX 77056-5499
12180140 +Transunion Corporation, 2 Baldwin Place, P.O. Box 1000, Chester, PA 19016-1000
12180141 +WAMU/Chase Mortgage, P.O. Box 100511, Florence, SC 29502-0511

The following entities were noticed by electronic transmission on Oct 15, 2010.

tr +EDI: QRHHOLBER.COM Oct 15 2010 02:18:00 ROBERT H. HOLBER, Robert H. Holber PC, 41 East Front Street, Media, PA 19063-2911
12180115 +EDI: BANKAMER.COM Oct 15 2010 02:18:00 Bank Of America, P.O. Box 26078, Greensboro, NC 27420-6078
12180114 EDI: BANKAMER.COM Oct 15 2010 02:18:00 Bank Of America, P.O. Box 15026, Wilmington, DE 19886-5026
12180116 +E-mail/Text: banko@berkscredit.com Berks Credit And Collections, Inc., P.O. Box 329, Temple, PA 19560-0329
12180118 +EDI: HFC.COM Oct 15 2010 02:18:00 Boscovs, P.O. Box 17642, Baltimore, MD 21297-1642
12180119 +EDI: CHASE.COM Oct 15 2010 02:18:00 Chase Bank USA NA, 800 Brooksedge Blvd., Westerville, OH 43081-2822
12180120 EDI: CITICORP.COM Oct 15 2010 02:18:00 Citibank, P.O. Box 6241, SIoux Falls, SD 57117-6241
12180125 +EDI: DISCOVER.COM Oct 15 2010 02:18:00 Discover, P.O. Box 6103, Carol Stream, IL 60197-6103
12180126 +EDI: DISCOVER.COM Oct 15 2010 02:18:00 Discover Card, Customer Service, P.O. Box 30942, Salt Lake City, UT 84130
12180132 +E-mail/Text: joep@fmfcu.org Franklin Mint FCU, 1974 Sproul Road, Suite 300, Broomall, PA 19008-3490
12180124 EDI: IRS.COM Oct 15 2010 02:18:00 Department Of The Treasury, Internal Revenue Service, P.O. Box 21126, Philadelphia, PA 19114
12180135 +EDI: CBSKOHLS.COM Oct 15 2010 02:18:00 Kohls, Payment Center, P.O. Box 2983, Milwaukee, WI 53201-2983
12180136 +EDI: MID8.COM Oct 15 2010 02:18:00 Midland Credit Management, Dept. 12421, P.O. Box 603, Oaks, PA 19456-0603
12180138 +EDI: TDBANKNORTH.COM Oct 15 2010 02:18:00 TD Bank N.A., Operations Center, P.O. Box 8400, Lewiston, ME 04243-8400

TOTAL: 14

***** BYPASSED RECIPIENTS *****

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

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Case: 10-18846 Form ID: 186NEW Total Noticed: 36

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 16, 2010 **Signature:** Joseph Speetjens